

HOUSE BILL 1486

By Pitts

AN ACT to amend Tennessee Code Annotated, Title 47,  
relative to credit report freeze.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Section 47-18-2109, is amended by deleting the last sentence and adding the following new subdivision (4):

(4) Notwithstanding this section to the contrary, a consumer reporting agency may not charge a Tennessee consumer to place or remove a security freeze if:

(A) The Tennessee consumer is a victim of identity theft as defined in Tennessee law or federal law regarding identity theft and presents to the consumer reporting agency, at the time the request is made, a police report or other official document acceptable to the consumer reporting agency detailing the theft; or

(B) The need to place or remove the security freeze was caused by the consumer reporting agency.

SECTION 2. This act shall take effect upon becoming a law, the public welfare requiring it.